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<b>Notice of Allowability</b>	Application No.	Applicant(s)
	09/775,002	JOSEPH, RON
	Examiner Matthew S Gart	Art Unit 3625

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to Examiner's Amendment (12/15/04) and Attorney's Remarks (9/17/04).
2.  The allowed claim(s) is/are 45-87.
3.  The drawings filed on \_\_\_\_\_ are accepted by the Examiner.
4.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
 of the:
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

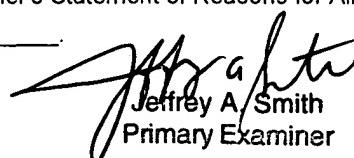
\* Certified copies not received: \_\_\_\_\_

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date 12/15/04.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

- |   |  |
|---|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)                                    |
| 2. <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948)                                 | 6. <input checked="" type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date <u>12/17/2004</u> . |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),<br>Paper No./Mail Date _____ | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment  |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material          | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance                           |
|   | 9. <input type="checkbox"/> Other _____  |



Jeffrey A. Smith  
Primary Examiner

### **EXAMINER'S AMENDMENT**

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Scott Stinebruner on December 15, 2004.

The application has been amended as follows:

#### **In The Title**

Title has been amended as follows:

**SYSTEM AND METHOD, APPARATUS AND PROGRAM PRODUCT FOR  
FACILITATING TRANSFER OF VEHICLE LEASES**

### In The Claims

Claims 1-44 have been canceled

New claims 45-87 has been added as follows:

45. A method for facilitating the transfer of vehicle leases between parties, the method comprising the steps of:

providing a website which displays at least one control giving a visitor an option of (A) creating a record including details of the visitor and of a leased vehicle whose lease the first visitor intends to assign, and (B) viewing a list of records, each record including a description of a leased vehicle and an owner thereof;

in response to a first, listing user visiting the website and selecting option (A):

directing the listing user to a first webpage at the website;

receiving from the listing user at said first webpage information pertaining to a leased vehicle and information to enable another visitor to the website to contact the listing user, wherein the information input by the listing user includes an incentive amount offered by the listing user to encourage another visitor to assume the lease; and

storing the record created by the listing user in a database;

in response to a second, searching user visiting the website and selecting option (B):

directing the searching user to a second webpage at the website;

providing the searching user access to a database of vehicle lease records at the second webpage concerning vehicle leases available for transfer;

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searching, via a search engine, the vehicle lease database according to criteria entered by the searching user, whereby the search engine identifies available vehicle lease records which meet the entered criteria; and

upon execution of a given search, via the search engine, providing to the searching user information from matching vehicle lease records which meet the entered criteria of the given search, the information including at least one of incentive amount, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, lease end buyout amount, months remaining on lease, and available miles per month remaining on the lease; and

receiving financial information from the searching user for use in connection with initiating a lease transfer of a selected vehicle, said selected vehicle associated with a selected vehicle lease record, such that the searching user can thereafter assume the selected vehicle's lease associated with the selected vehicle lease record.

46. The method of claim 45, comprising the further steps of:

providing a lease action engine for modifying the vehicle lease database; providing controlled access to the lease action engine; and

upon addition of a vehicle lease record to the vehicle lease database by the listing user via the lease action engine, associating the entered vehicle lease record of the vehicle lease database with the listing user.

47. The method of claim 46, comprising the further steps of:

prior to enabling the listing user to add a vehicle lease record to the vehicle lease database via the lease action engine, requiring the listing user to become a registered user by at least entering listing user identifying information.

48. The method of claim 47, comprising the further step of:

via the lease action engine, enabling the listing user to delete or modify an existing vehicle lease record of the vehicle lease database only if the existing vehicle lease record is associated with the listing user.

49. The method of claim 48, comprising the further steps of:

obtaining identifying information from any searching user interested in contacting the listing user about a given vehicle lease record; and

providing the listing user access to a mailbox of searching user identifying information concerning searching user interest in at least one vehicle lease record associated with the listing user.

50. The method of claim 48 wherein entered vehicle lease records are associated with listing users via entered password information.

51. The method of claim 46, comprising the further steps of:

requiring the listing user to pay a first monetary fee for adding a vehicle lease record to the vehicle lease database;

maintaining the vehicle lease record in the vehicle lease database and accessible by the search engine for a set time period; and

requiring the listing user to pay a second monetary fee in order to extend the set time period.

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52. The method of claim 51 wherein monetary payments are made via electronic credit card transactions.

53. The method of claim 45, comprising the further step of:

permitting the searching user access to the search engine without requiring that the searching user pay any monetary fee.

54. The method of claim 53, comprising the further step of:

initially limiting information available to the searching user concerning the matching vehicle lease record; and

requiring the searching user to pay a monetary fee in order to obtain listing user contact information for the matching lease record.

55. The method of claim 54, comprising the further steps of:

prior to the searching user paying the monetary fee, enabling the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicles lease record;

electronically forwarding entered searching user questions to the listing user without identifying the searching user to the listing user; and

electronically forwarding listing user responses to the searching user without identifying the listing user to the searching user.

56. The method of claim 45, comprising the further steps of:

prior to the searching user being provided with identifying information for the listing user that would enable the searching user to contact the listing user

directly, enabling the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicles lease record;  
electronically forwarding entered searching user questions to the listing user; and  
electronically forwarding listing user responses to the searching user.

57. The method of claim 56, wherein electronically forwarding entered searching user questions to the listing user is performed without providing sufficient searching user identifying information that would enable the listing user to contact the searching user directly, and wherein electronically forwarding listing user responses to the searching user is performed without providing sufficient listing user identifying information that would enable the searching user to contact the listing user directly.

58. The method of claim 45, wherein receiving the financial information comprises receiving credit application information from the searching user.

59. The method of claim 58, wherein receiving credit application information is performed via searching user input to a credit application webpage.

60. The method of claim 58, comprising the further step of:

generating an electronic credit application from the credit application information and forwarding the electronic credit application to at least one credit provider.

61. The method of claim 60, wherein the credit provider is a lessor associated with the given vehicle lease record.

62. The method of claim 60, comprising the further step of:  
upon receipt of approval/denial status of the submitted electronic credit application, electronically notifying both the searching user and the listing user of the approval/denial status.

63. The method of claim 58, wherein receiving the credit application information includes receiving the credit application information in electronic format and forwarding the credit application to at least one credit provider to obtain preapproval for the searching user prior to the searching user selecting the selected vehicle for a lease transfer.

64. The method of claim 45, comprising the further step of:  
enabling at least one of the searching and listing users to electronically initiate a lease transfer of a vehicle lease associated with a given vehicle lease record.

65. The method of claim 64, comprising the further steps of:  
producing vehicle lease transfer documents and forwarding the documents to the listing user and the searching user for signature; and  
forwarding the signed lease transfer documents to a leasing company.

66. The method of claim 64, comprising the further step of:  
requiring the listing user to pay a monetary fee to initiate the lease transfer.

67. The method of claim 64, comprising the further steps of:
  - marking the given vehicle lease record as in a transfer pending state; and
  - displaying the transfer pending state of the given vehicle lease record to subsequent searching users.
68. The method of claim 45, comprising the further steps of:
  - enabling the listing user to electronically request insurance for coverage of vehicle liability retained by the listing user even after transfer of the vehicle lease.
69. The method of claim 68, comprising the further steps of:
  - preparing an insurance application in response to the listing user request; and
  - submitting the insurance application to an insurance provider for approval.
70. The method of claim 45, comprising the further step of:
  - in the event that no current vehicle lease record in the vehicle lease database meets the entered criteria of the searching user's executed search at the time of execution:
    - obtaining searching user identifying information including at least an e-mail address;
    - storing such information in association with the entered criteria of the searching user's executed search;

subsequently conducting an automated search of the vehicle lease database for vehicle lease records meeting the entered criteria of the searching user's executed search; and

if the automated search identifies at least one vehicle lease record meeting the entered criteria of the searching user's executed search, notifying the searching user via e-mail that a matching vehicle lease record exists in the vehicle lease database.

71. The method of claim 45 wherein a multiplicity of the vehicle lease records each includes information identifying at least vehicle make, vehicle model, vehicle year, vehicle mileage, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, and lease end buyout amount.

72. The method of claim 45 wherein the information provided to the searching user includes the vehicle make, vehicle model, vehicle year, vehicle mileage, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, lease end buyout amount, months remaining on lease, and available miles per month remaining on the lease.

73. An apparatus, comprising:

at least one processor; and

program code configured to execute on the at least one processor, the program code configured to facilitate the transfer of vehicle leases between parties by:

providing a website which displays at least one control giving a visitor an option of (A) creating a record including details of the visitor and of a leased vehicle whose lease the first visitor intends to assign, and (B)

viewing a list of records, each record including a description of a leased vehicle and an owner thereof;

in response to a first, listing user visiting the website and selecting option (A):

directing the listing user to a first webpage at the website;

receiving from the listing user at said first webpage

information pertaining to a leased vehicle and information to enable another visitor to the website to contact the listing user, wherein the information input by the listing user includes an incentive amount offered by the listing user to encourage another visitor to assume the lease; and

storing the record created by the listing user in a database;

in response to a second, searching user visiting the website and selecting option (B):

directing the searching user to a second webpage at the website;

providing the searching user access to a database of vehicle lease records at the second webpage concerning vehicle leases available for transfer;

searching, via a search engine, the vehicle lease database according to criteria entered by the searching user, whereby the search engine identifies available vehicle lease records which meet the entered criteria; and

upon execution of a given search, via the search engine, providing to the searching user information from matching vehicle lease records which meet the entered criteria of the given search, the information including at least one of incentive amount, allowed

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lease mileage, lease payment amount, lease mileage amount, lease holder, lease end buyout amount, months remaining on lease, and available miles per month remaining on the lease; and

receiving financial information from the searching user for use in connection with initiating a lease transfer of a selected vehicle, said selected vehicle associated with a selected vehicle lease record, such that the searching user can thereafter assume the selected vehicle's lease associated with the selected vehicle lease record.

74. The apparatus of claim 73, wherein the program code is further configured to:

obtain identifying information from any searching user interested in contacting the listing user about a given vehicle lease record; and

provide the listing user access to a mailbox of searching user identifying information concerning searching user interest in at least one vehicle lease record associated with the listing user.

75. The apparatus of claim 73, wherein the program code is further configured to:

require the listing user to pay a first monetary fee for adding a vehicle lease record to the vehicle lease database;

maintain the vehicle lease record in the vehicle lease database and accessible by the search engine for a set time period; and

require the listing user to pay a second monetary fee in order to extend the set time period.

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76. The apparatus of claim 73, wherein the program code is further configured to:

permit the searching user access to the search engine without requiring that the searching user pay any monetary fee;

initially limit information available to the searching user concerning the matching vehicle lease record; and

require the searching user to pay a monetary fee in order to obtain listing user contact information for the matching lease record.

77. The apparatus of claim 76, wherein the program code is further configured to:

prior to the searching user paying the monetary fee, enable the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicles lease record;

electronically forward entered searching user questions to the listing user without identifying the searching user to the listing user; and

electronically forward listing user responses to the searching user without identifying the listing user to the searching user.

78. The apparatus of claim 73, wherein the program code is further configured to:

prior to the searching user being provided with identifying information for the listing user that would enable the searching user to contact the listing user directly, enable the searching user to enter questions seeking additional information regarding the vehicle of the matching vehicles lease record;

electronically forward entered searching user questions to the listing user;  
and

electronically forward listing user responses to the searching user.

79. The apparatus of claim 78, wherein the program code is configured to electronically forward entered searching user questions to the listing user without providing sufficient searching user identifying information that would enable the listing user to contact the searching user directly, and to electronically forward listing user responses to the searching user without providing sufficient listing user identifying information that would enable the searching user to contact the listing user directly.

80. The apparatus of claim 73, wherein the program code is configured to receive the financial information by receiving credit application information from the searching user.

81. The apparatus of claim 80, wherein the program code is configured to receive credit application information via searching user input to a credit application webpage, and wherein the program code is further configured to generate an electronic credit application from the credit application information and forward the electronic credit application to at least one credit provider.

82. The apparatus of claim 80, wherein the program code is configured to receive the credit application information in electronic format and forward the credit application to at least one credit provider to obtain preapproval for the searching user prior to the searching user selecting the selected vehicle for a lease transfer.

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83. The apparatus of claim 73, wherein the program code is further configured to:

enable at least one of the searching and listing users to electronically initiate a lease transfer of a vehicle lease associated with a given vehicle lease record.

84. The apparatus of claim 83, wherein the program code is further configured to:

produce vehicle lease transfer documents and forward the documents to the listing user and the searching user for signature; and  
forward the signed lease transfer documents to a leasing company.

85. The apparatus of claim 73, wherein the program code is further configured to:

enable the listing user to electronically request insurance for coverage of vehicle liability retained by the listing user even after transfer of the vehicle lease.

86. The apparatus of claim 73, wherein the program code is further configured to, in the event that no current vehicle lease record in the vehicle lease database meets the entered criteria of the searching user's executed search at the time of execution:

obtain searching user identifying information including at least an e-mail address;

store such information in association with the entered criteria of the searching user's executed search;

subsequently conduct an automated search of the vehicle lease database for vehicle lease records meeting the entered criteria of the searching user's executed search; and

if the automated search identifies at least one vehicle lease record meeting the entered criteria of the searching user's executed search, notify the searching user via e-mail that a matching vehicle lease record exists in the vehicle lease database.

87. A program product, comprising:

a computer readable storage medium; and

program code stored on the computer readable storage medium and configured to facilitate the transfer of vehicle leases between parties by:

providing a website which displays at least one control giving a visitor an option of (A) creating a record including details of the visitor and of a leased vehicle whose lease the first visitor intends to assign, and (B) viewing a list of records, each record including a description of a leased vehicle and an owner thereof;

in response to a first, listing user visiting the website and selecting option (A):

directing the listing user to a first webpage at the website;

receiving from the listing user at said first webpage information pertaining to a leased vehicle and information to enable another visitor to the website to contact the listing user, wherein the information input by the listing user includes an incentive amount offered by the listing user to encourage another visitor to assume the lease; and

storing the record created by the listing user in a database;

in response to a second, searching user visiting the website and selecting option (B):

directing the searching user to a second webpage at the website;

providing the searching user access to a database of vehicle lease records at the second webpage concerning vehicle leases available for transfer;

searching, via a search engine, the vehicle lease database according to criteria entered by the searching user, whereby the search engine identifies available vehicle lease records which meet the entered criteria; and

upon execution of a given search, via the search engine, providing to the searching user information from matching vehicle lease records which meet the entered criteria of the given search, the information including at least one of incentive amount, allowed lease mileage, lease payment amount, lease mileage amount, lease holder, lease end buyout amount, months remaining on lease, and available miles per month remaining on the lease; and

receiving financial information from the searching user for use in connection with initiating a lease transfer of a selected vehicle, said selected vehicle associated with a selected vehicle lease record, such that the searching user can thereafter assume the selected vehicle's lease associated with the selected vehicle lease record.

**Reasons For Allowance**

The following is an examiner's statement of reasons for allowance:

Claims 45, 73 and 87 recite providing a website which displays at least one control giving a first visitor an option of (A) creating a record including details of the first visitor and of a leased vehicle whose lease the first visitor intends to assign, and (B) viewing a list of records, each record including a description of a leased vehicle and an owner thereof.

Neither Lineback (1997) nor Waldo (U.S. Patent No. 6,237,009) anticipates nor fairly and reasonably teaches giving a first visitor an option of (A) creating a record including details of the first visitor and of a leased vehicle whose lease the first visitor intends to assign, and (B) viewing a list of records, each record including a description of a leased vehicle and an owner thereof.

Additionally, Lineback teaches away from giving a first visitor an option of creating a record including a leased vehicle whose lease the first visitor intends to assign. Lineback merely teaches finding, financing and delivering vehicles.

Additionally, Waldo teaches away from giving a first visitor an option of creating a record including a leased vehicle whose lease the first visitor intends to assign. Waldo merely teaches a data processing system, and more particularly, to a lease renewal service. Waldo

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Claims 45, 73 and 87 further recites receiving from the first visitor at said first webpage information pertaining to a leased vehicle and information to enable another visitor to the website to contact the first visitor, wherein the information input by the first visitor includes an incentive amount offered by the first visitor to encourage another visitor to assume the lease.

It is observed that none of the references of record, either alone or in combination with any other reference of record teach a method wherein the information input by the first visitor includes an incentive amount offered by the first visitor to encourage another visitor to assume the lease.

### **Examiner Comments**

The drawings filed on 4/13/2001 are acceptable subject to correction of the informalities indicated below:

Fig. 4 through Fig. 11 contains improper handwritten text that may affect clarity once reproduced. The correction will not be held in abeyance. The applicant should include in his drawing corrections labeling as set forth by the examiner and attached hereto.

### **Conclusion**

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

"Transferring Your Car Payments? Take Heed," Shelby Gilje, Shelby, Seattle Times, Seattle, Washington, June 11, 1989, pg. K.1.

WO 98/12656, O'Donnell, James, 26 March 1998, discloses a lease equipment tracking and accounting system.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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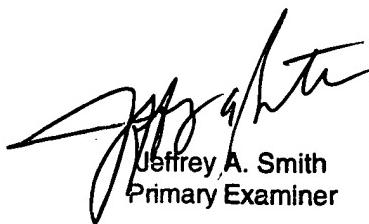
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Matthew S Gart whose telephone number is 703-305-5355. The examiner can normally be reached on 8:30AM to 5:00PM m-f.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Wynn Coggins can be reached on 703-308-1344. The fax phone numbers for the organization where this application or proceeding is assigned are 703-746-7239 for regular communications and 703-746-7238 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

MSG

Patent Examiner



Jeffrey A. Smith  
Primary Examiner

December 15, 2004